

STATISTICAL INFORMATION ONLY: Debtor must check the number ahead of the following items included in the Plan.

0\_ Valuation of Security

1\_ Assumption of Executory Contract or Unexpired Lease

0\_ Lien Avoidance

Last revised: August 1, 2020

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEYIn Re: Stephen Decker & Andrea Decker

Case No.: 19-24855

Debtor(s)

Judge: VFP

## Chapter 13 Plan and Motions

☐ Original☒ Modified/Notice Required☐ Motions Included☐ Modified/No Notice RequiredDate: 10/18/2023THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

## YOUR RIGHTS WILL BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULTS IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: JRInitial Debtor: SDInitial Co-Debtor: AD

### Part 1: Payment and Length of Plan

- a. The debtor shall pay \$200.00 per Month to the Chapter 13 Trustee, starting on October 1, 2023 for approximately 9 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future earnings
- ☒ Other sources of funding (describe source, amount and date when funds are available):  
\$9,800.00 Paid into the Chapter 13 Plan
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
- Description: \_\_\_\_\_
- Proposed date for completion: \_\_\_\_\_
- ☒ Refinance of real property:
- Description: 168 Laurel Court, Secaucus NJ 07094
- Proposed date for completion: 6 Months from Confirmation Order
- ☐ Loan modification with respect to mortgage encumbering property:
- Description: \_\_\_\_\_
- Proposed date for completion: \_\_\_\_\_
- d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection ☒ None

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
Scura, Wigfield, Heyer, Stevens & Cammarota, LLP	ADMINISTRATIVE	BALANCE DUE: \$0.00
Internal Revenue Service	Tax Priority Claim	\$35,000.00
New Jersey Division of Taxation	Tax Priority Claim	\$300.00
New York Dept. of Labor	Tax Priority Claim	\$13,006.50
New York State Dept.	Tax Priority Claim	\$800.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid

### Part 4: Secured Claims

- a. Curing Default and Maintaining Payments on Principal Residence

☒ NONE

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

## Certificate of Notice Page 3 of 10

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

## b. Curing and Maintaining Payments on Non-Principal Residence &amp; other loans or rent arrears:

☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

## c. Secured claims excluded from 11 U.S.C. 506:

☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid Through the Plan Including Interest Calculation

## d. Requests for valuation of security, Cram-down, Strip Off &amp; Interest Rate Adjustments

☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

## e. Surrender

☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Toyota Financial Services	2017 Toyota Camry XLE	\$31,241.00	Full Amount of Claim

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Toyota Financial Services - Auto loan for Lexus  
Toyota Financial Services - Auto loan for Corolla  
Wells Fargo Home Mortgage - Mortgage Loan

g. Secured Claims to be Paid in Full Through the Plan: ☐ NONE

Creditor Collateral Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims**☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \_\_\_\_\_ to be distributed *pro rata*

☒ Not less than 100 % percent

☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis of Separate Classification	Treatment	Amount to be Paid
Navient	Educational	Paid outside of Plan.	\$0.00

**Part 6: Executory Contracts and Unexpired Leases**☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Toyota Financial Services	\$0.00	Auto Lease	Paid Outside of Plan	\$0.00

**Part 7: Motions** ☒ NONE

NOTE: All plans containing motions must be served on all affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.**

☒

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Schedule Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. **Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions****a. Vesting of Property of the Estate**☒ Upon confirmation☐ Upon discharge**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Other Administrative Claims

3) Secured Claims

4) Lease Arrearages

5) Priority Claims

6) General Unsecured Claims

**d. Post-Petition Claims**

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

Debtors need additional time to refinance their property

Explain below **how** the plan is being modified:

Part 1b - to include paid into chapter 13 plan;

Part 1c - to extend time to refinance property

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 10/18/2023

/s/ Stephen Decker

Debtor

Date: 10/18/2023

/s/ Andrea Decker

Joint Debtor

Date: 10/18/2023

/s/ Jamal Romero

Attorney for the Debtor



In re:  
Stephen F Decker  
Andrea Decker  
Debtors

Case No. 19-24855-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 20, 2023

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Stephen F Decker, Andrea Decker, 168 Laurel Court, Secaucus, NJ 07094-4106
cr	+ Toyota Motor Credit Corporation as servicer for To, P.O. Box 340514, Tampa, FL 33694-0514
518382068	+ Cara Decker, 168 Laurel Court, Secaucus, NJ 07094-4106
518382069	+ Center for Infectious Disease, 20 Prospect Ave., Hackensack, NJ 07601-1962
518506027	+ Hackensack Radiology Group, 30 South Newman Street, Hackensack, NJ 07601-3210
518506028	+ Michael Harrison, Attorney At Law, 3155 Route 10 East - Suite 214, Denville, NJ 07834-3430
518678150	+ NYS Dept of Labor- UI Div, PO Box 611, Albany, NY 12201-0611
518382081	+ New York Dept. of Labor, Unemployment Insurance Division, PO Box 15122, Albany, NY 12212-5122
518475151	+ State of New Jersey, Division of Taxation Bankruptcy, PO Box 245, Trenton, NJ 08695-0245
518442573	Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC #N9286-01Y 1000 Blue Gentian Road., Eagan, MN 55121-7700

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 20 2023 21:00:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 20 2023 21:00:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 20 2023 20:56:24	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518467293	Email/PDF: bncnotices@becket-lee.com	Oct 20 2023 20:57:14	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518382064	+ Email/PDF: bncnotices@becket-lee.com	Oct 20 2023 20:57:50	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518382065	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 20 2023 20:58:00	Bank Of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
518466765	+ Email/Text: mortgagebkcorrespondence@bofa.com	Oct 20 2023 20:59:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518382066	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 20 2023 21:11:55	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518452615	+ Email/PDF: ebn_ais@aisinfo.com	Oct 20 2023 20:56:45	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518452613	+ Email/PDF: ebn_ais@aisinfo.com	Oct 20 2023 20:57:38	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518382067	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 20 2023 21:11:58	Capital One Na, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518472454	Email/PDF: bncnotices@becket-lee.com	Oct 20 2023 21:11:45	Capital One, N.A., c/o Becket and Lee LLP, PO

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			Box 3001, Malvern PA 19355-0701
518382071	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2023 21:12:02	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518382072	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 20 2023 20:59:00	Comenitycapital/lxvisa, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518382073	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 20 2023 20:57:39	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518382074	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2023 20:57:21	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518382075	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 20 2023 21:11:45	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
518492115	Email/Text: bnc-quantum@quantum3group.com	Oct 20 2023 20:59:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518382076	+ Email/Text: bankruptcy@firstelectronic.com	Oct 20 2023 21:00:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
518382077	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 20 2023 20:59:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518382070	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 20 2023 20:56:54	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518426695	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Oct 20 2023 20:58:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518382078	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 20 2023 20:58:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518470651	Email/PDF: resurgentbknotifications@resurgent.com	Oct 20 2023 21:11:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518382079	+ Email/PDF: pa_dc_claims@navient.com	Oct 20 2023 20:57:40	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
518382082	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Oct 20 2023 21:00:00	New York State Dept., of Tax & Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300
518494339	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 20 2023 20:57:50	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518503526	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 20 2023 21:11:58	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
518458025	Email/Text: bnc-quantum@quantum3group.com	Oct 20 2023 20:59:00	Quantum3 Group LLC as agent for, Genesis Consumer Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518491740	Email/Text: bnc-quantum@quantum3group.com	Oct 20 2023 20:59:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518382080	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 20 2023 20:58:00	New Jersey Division of Taxation, Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245, Trenton, NJ 08695
518382083	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 20 2023 20:57:36	Synch/care Credit Du, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518386379	+ Email/PDF: ebn_ais@aisinfo.com	Oct 20 2023 21:11:46	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518382084	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 20 2023 21:12:03	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518382085	+ Email/PDF: ais.sync.ebn@aisinfo.com		



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		Oct 20 2023 21:11:45	Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518382086	Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Oct 20 2023 20:59:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
518382088	Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Oct 20 2023 20:59:00	Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52409
518382087	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Oct 20 2023 20:59:00	Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
518442335	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Oct 20 2023 20:58:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518802632	Email/PDF: bncnotices@becket-lee.com		
		Oct 20 2023 21:12:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518441981	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		
		Oct 20 2023 20:58:00	Toyota Motor Credit Corporation dba Lexus Financia, PO Box 9013, Addison, Texas 75001-9013
518482849	+ Email/PDF: ebn_ais@aisinfo.com		
		Oct 20 2023 20:56:33	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518432752	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Oct 20 2023 21:11:51	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
518382089	Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Oct 20 2023 21:11:53	Wells Fargo Home Mor, Attn: Written Correspondence/Bankruptcy, Mac#2302-04e Pob 10335, Des Moines, IA 50306

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518385656	*+	Cara Decker, 168 Laurel Court, Secaucus, NJ 07094-4106
518506054	*+	Hackensack Radiology Group, 30 South Newman Street, Hackensack, NJ 07601-3210
518426770	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518506055	*+	Michael Harrison, Attorney at Law, 3155 Route 10 East, Suite 214, Denville, NJ 07834-3430
518499482	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518451594	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin

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Form ID: pdf901

Total Noticed: 54

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2023 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Joint Debtor Andrea Decker dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com
David L. Stevens	on behalf of Debtor Stephen F Decker dstevens@scura.com ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;sduarte@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcyntifications@logs.com;logsecf@logs.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation as servicer for Toyota Lease Trust bk@stewartlegalgroup.com
Jamal J Romero	on behalf of Joint Debtor Andrea Decker jromero@scura.com dstevens@scura.com;ecfbkfilings@scuramealey.com;cmartinez@scura.com;vmajano@scura.com;rshah@scura.com;sduarte@scura.com;spereyra@scura.com;bramirez@scura.com;14799@notices.nextchapterbk.com
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TOTAL: 9